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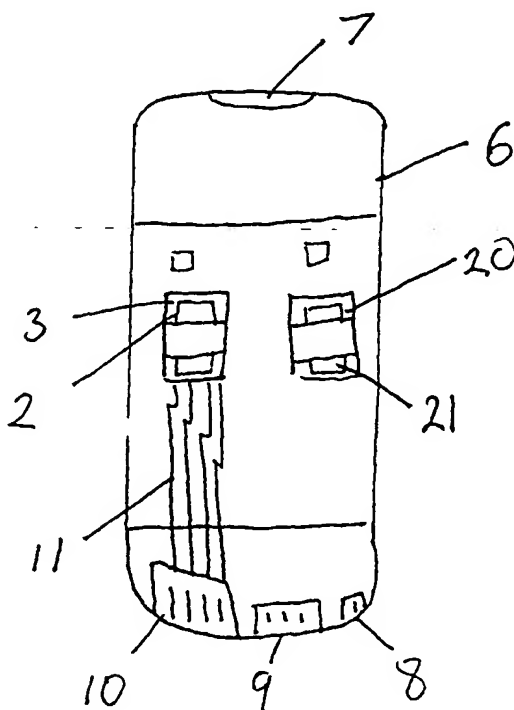
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(54) Title: COMMUNICATIONS DEVICE WITH CARD FACILITY



(57) Abstract: The present invention relates to a mobile communications device (1) which includes a portable memory (2) which can implement card-type products which are unrelated to the normal communications facility provided by the mobile communications device (1). The mobile communications device (1) is preferably a mobile telephone (1). A smart card (2) included in the mobile telephone (1) can implement card products such as financial products, transport products, identification products. The smart card (2) may be contactless or the mobile communications device (1) can include interfaces enabling smart card readers to communicate with the smart card (2).

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